



SPECIAL EDITION

Latest News from SeniorNet Cambridge

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Editorial:

Firstly, a warm welcome to new members Ann Maclure, Jeff Randrup, Nannerl Martin, Eileen Roberts, Michael Pearson and Yvonne Johnston.

It was good to get back to our monthly Social meeting again and see old friends. Our guest speaker was Paul Evans , the manager of our Cambridge WestPac branch (with whom we bank) assisted by Jenna, another employee. They gave us a most informative talk on scams.

Paul explained that they come across scams of various sorts every week in the bank. There are half a dozen main types of scams. **Romance** scams where the victim may be flattered and groomed over quite a long period and eventually a plea for financial assistance often persuades him or her to part with money. **Online jobs** may be tempting, especially in Covid times and an enrolment fee may be extracted with, of course, no job. **Online trading** is another popular one, where a deposit is requested on a non-existent item of goods. **Inheritance and Lottery** scams are common, but one of the easiest to detect, as most of us know when we have taken a ticket and which relatives have died. **Phone scams** are also common- beware of anonymous requests for charity. **Card Fraud** is a worrying one and potentially the most dangerous in terms of loss of funds. The ways in which card numbers can be poached were discussed. It pays to check your card balance regularly and report any suspect transactions so that the bank can stop your card and issue a new one.

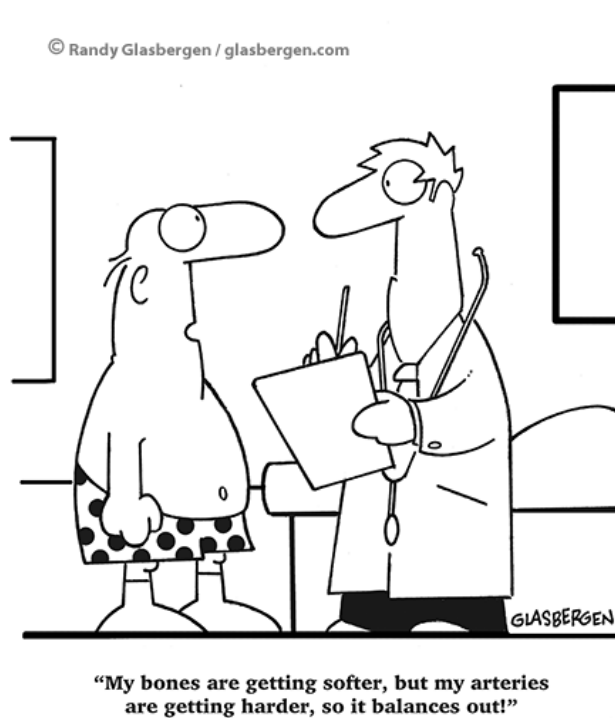
Paul followed up with an excellent Q and A session, answering members' questions.

On a final note, Paul mentioned **Open Banking**, as a probable new development in the banking industry. I don't think any of us knew about this, let alone understood it! So here's a brief summary I got off the net.

"Open banking is a network of financial data that allows customers to securely share their financial information between financial institutions. It makes actions such as transferring funds easier and faster- ultimately improving the customer's experience with financial service providers. It is about giving consumers access to their personal data and empowering them to take control of their financial welfare".

All of which sounds like "bank speak" and I'm still not sure I understand it !!

Malcolm



What's a Real Time Clock?

Have you ever wondered how the clock in your device (be it computer, tablet or smartphone) keeps absolutely perfect time, even when it's switched off? Well the little digital clock, called a real time clock is a microchip in the motherboard which uses a quartz crystal oscillator (the same thing used in quartz watches and clocks). It operates at a frequency of 32.768 kHz which is exactly 2 to the power of 15 cycles per second. This is a good rate to use with binary counter circuits. So by counting the vibrations the computer can tell the time. The RTC is powered by a very small lithium battery that keeps it running even when the device is off. So when you turn it back on the time remains set.

Just how Isolated was this Irishman?

Paddy had been stranded on a desert island for 10 years when, one day he saw a speck on the horizon. It was small so he didn't think it was a ship and as it got closer he realised it wasn't even a small boat. Suddenly there strode from the surf a figure clad in a black wetsuit. Putting aside the scuba gear and zipping down the wetsuit top, a drop-dead gorgeous blonde was revealed. She walked up to the stunned Paddy and said "Tell me, how long is it since you had a good cigar?" "Ten years" replied Paddy in amazement. She reached into a waterproof pocket in her left sleeve and pulled out a fresh packet of cigars and a lighter.

Paddy lit up and took a long drag. "Faith and Begorrah" he said "I'd forgotten how good a smoke can be!" The blonde says "And how long is it since you've had a drop of good Bushmills Irish whisky?" Trembling, the castaway replied "Ten years" The blonde reached over to a pocket in her right sleeve and pulled out a flask and handed it to Paddy who took a long drink. "'Tis nectar to the Gods!" he shouted. "'Tis truly fantastic!"

At this point the gorgeous blonde started to slowly unzip the long front of her wet suit, right down the middle. She looked at the trembling man and asked "And how long has it been since you played around?"

With tears in his eyes, Paddy fell to his knees and sobbed, "Jesus, Mary and Joseph! Don't tell me you've got golf clubs in there!"



How Old is your Computer:

Sometimes it is useful to know exactly when your computer was manufactured. To find this information do the following:

Type "**System information**" into the Search Bar or Icon which is to the right of the Start button, and when System Information appears in the list, click on it. In the dialog box that appears, look for **BIOS Version/date**: (part way down the list)

The BIOS Version/date shows the date your computer was manufactured.

Note: There are always exceptions. If you changed your motherboard battery or changes were made to your BIOS the date shown may not be the date your computer was built, but generally, it is correct.

Windows Accessories: What's in it for you?

Windows 10 (all versions)

The Accessories menu has been on every version of Windows since Windows XP. In Windows 10, **Accessories** is listed in the programs as 'Windows Accessories' – click the **Start button** and search near the bottom of the list.(alphabetical)

Windows Accessories contains a lot of useful Windows apps including Notepad, WordPad, Character Map, Paint, and many more. Take a look.

As you can see there are a lot of useful Windows apps hiding in the Window Accessories menu – things like Character Map which helps you make things like ã | Ã~ Ãÿ Â¿ – characters not normally available on your keyboard –You'll also find WordPad, Notepad, Sticky Notes, Snipping Tool, Windows Media Player, Quick Assist, and more.

And if anything in the Accessories menu is something you use often, you can make a shortcut on the **Start menu** or **Taskbar**. All you have to do is right-click the item you want to put on your Start menu or Taskbar and choose "Pin to Start" or click "More" and then "Pin to taskbar" **Remember**, items on the Start Menu will generally require 2 clicks to open and items on the Task Bar (bottom of the screen) require 1 click.

Happy Computing!

Muriel

Great Truths:

In my many years, I have come to the conclusion that one useless man is a shame, two is a law firm, and three or more is a congress- John Adams.

Meetings for November:

Committee Monday 9th 9.30 am

Social Meeting (Our Christmas Meeting) Monday, 16th at 9.30. Members please bring a small plate of finger food.



Some Federation support partners

